

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial and Insurance Services**

**Enforcement Actions  
October – December 2006**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
A Best Corporation Canton, MI	06-3973	Mortgage	Notice of Opportunity to Show Compliance	5-26-06	MCL 445.1652 Unlicensed Activity	Consent Order	10-14-06	\$1,000 Civil Fine
Aijala, John G. Bessemer, MI	05-3175	Insurance	Proposed Consent Order	12-1-06	MCL 1239(1)(b) Conduct unbecoming an agent	Consent Order	12-01-06	Cease and Desist \$1,000 Civil Penalty
Big Lake Mortgage Corporation Grand Rapids, MI	05-3039	Mortgage	Notice of Opportunity to Show Compliance	3-16-05	MCL 445.1672 Failure to comply with Law	Consent Order	11-03-07	Surrender License
Blue Care Network of Michigan Southfield, MI	05-3878	Insurance	Notice of Opportunity to Show Compliance	1-24-06	MCL 500.1341 Written insurance premium exceeds state premium	Settlement Agreement	10-26-06	Cease and Desist \$1,000 Market Conduct Fee
Blue Care of Michigan, Inc. Southfield, MI	05-3876	Insurance	Notice of Opportunity to Show Compliance	1-24-06	MCL 500.1341 Written insurance premium exceeds state premium	Settlement Agreement	10-26-06	Cease and Desist \$1,000 Market Conduct Fee
Blue Ridge Property Management Shelby Township, MI  42NA, LLC Auburn Hills, MI	06-4911	Mortgage	Proposed Stipulation and Consent Order	12-20-06	MCL 445.1652 Unlicensed Activity	Consent Order	12-20-06	Cease and Desist

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Callahan, Carolyn S. South Bend, IN	06-3990	Securities	Cease and Desist Order	1-24-06	MCL 451.604(a)(1)(c) Denial/Revocation of registration due to misdemeanor involving moral turpitude	Order to Revoke Agent Registration and Cease and Desist from Transacting Securities Business in the State of Michigan	11-27-06	Cease and Desist Agent Registration Revoked
Carmichael, Arthur Los Altos, CA  Valley Global Insurance Brokers San Jose, CA	06-4873	Insurance	Cease and Desist Order	11-21-06	MCL 500.1239 Conduct unbecoming an agent	Consent Order	11-21-06	Cease and Desist Revoke License  Cease and Desist Revoke License
Cranbrook Ins. Und. Agency, Inc., The Bloomfield Hills, MI	05-3055	Insurance	Cease and Desist Order	10-20-06	MCL 500.1207(1) Fiduciary violation MCL 500.1239(d) Conduct unbecoming an agent MCL 500. 2008(3) Failure to pay adjustment of premium	Consent Order	10-25-06	Cease and Desist \$3,500 Civil Penalty
Cygnnet Financial Planning, Inc. Waterford, MI	06-3958	Securities	Notice of Opportunity to Show Compliance	8-17-05	MCL 451.502(i) Operating outside business	Consent Order	10-20-06	\$1,500 Civil Penalty
Dillahunt, Jacqueline L. Clifford, MI	05-3169	Insurance	Notice of Opportunity to Show Compliance	8-17-05	MCL 500.1208b Exceeded effected insurance	Consent Order	11-16-06	Revoke License
Dixon-Livingston Insurance Dowagiac, MI	06-4828	Insurance	Notice of Opportunity to Show Compliance	9-22-06	MCL 500.1207 Fiduciary violation	Consent Order	12-14-06	Cease and Desist

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EnTerra Energy, LLC Irving, TX	05-3501	Securities	Cease and Desist Order	1-9-07	MCL 451.501 Fraud upon persons	Cease and Desist	12-11-06	Cease and Desist
Express Consolidation Delray Beach, FL	06-4277	Securities	Cease and Desist Order	12-05-06	MCL 451.411 Operating without a license	Cease and Desist	12-05-06	Cease and Desist and Restitutions
Family Credit Counseling Lauderdale Lake, FL  Family Credit Counseling Corporate Lauderdale Lake, FL	06-4599	Debt Management Act	Cease and Desist Order	7-24-06	MCL 451.414(1) Unlicensed Activity	Final Cease and Desist Order	12-20-06	Cease and Desist
Faract Corporation Novi, MI	06-3972	Mortgage	Notice of Opportunity to Show Compliance	5-13-06	MCL 445.1652 Unlicensed Activity	Consent Order	11-29-06	\$1,000 Civil Fine
Global Healing Society	06-3991	Insurance	Cease and Desist Order	02-17-06	MCL 500.108(1) Unauthorized transactions MCL 500.1201(a) Non-agent MCL 500.402 Operating without certificate MCL 500.223 Non-payment of re-issuance	Cease and Desist	10-31-06	Cease and Desist
Gorka, Theresa M. Ypsilanti, MI	06-4229	Mortgage	Notice of Intent to Revoke License	7-26-06	MCL 445.1671(3) Failure to file Annual Report	Final Order	10-26-06	Revoke License

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Great Lakes Mortgage & Investments Grand Haven, MI	05-3867	Mortgage	Consent Order	12-20-06	MCL 445.1652 Unlicensed Name, Independent Contractors MCL 445.1672 Failure to maintain and preserve records MCL 445.1672 Failure to comply with Law	Consent Order	12-22-06	\$6000 Civil Penalty
Healthplus of Michigan, Inc. Flint, MI	06-4283	HMO	Cease and Desist	11-20-06	MCL 500.3521(1) Non-filing of rate change	Consent Order	11-17-06	Cease and Desist \$2,000 Civil Penalty
Hillman, Stephanie Assured Funding Company, LLC Southfield, MI	05-3578	Mortgage	Cease and Desist	7-15-06	MCL 445.1652 Unlicensed Activity	Final Cease and Desist Order	12-12-06	Cease and Desist
Husak, David Michael, Sr. Wixom, MI	06-4278	Securities	Cease and Desist Order	12-6-06	MCL 451.501 Fraud upon persons	Final Cease and Desist Order	12-05-06	Cease and Desist
Kissner, Scott W. Hazel Park, MI	05-3596	Insurance	Cease and Desist	12-15-06	MCL 500.1239(1) Conduct unbecoming an agent	Final Order	12-15-06	Revoke License \$2,500 Civil Penalty
Livingston, William D. Dowagiac, MI	06-4828	Insurance	Proposed Consent Order	12-14-06	MCL 500.1207 Fiduciary violation	Consent Order	12-14-06	Adhere to Buy/Sell Agreement
McCarthy, Donald C. Whitetail, MI  McCarthy-Cooper Agency, Inc. Muskegon, MI	06-3971	Insurance	Cease and Desist	10-23-06	MCL 500.1207 Fiduciary violation	Consent Order	10-23-06	Revoke License

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Minute Man Troy, MI	04-3058	Mortgage	Notice of Intent to Revoke License	4-20-05	445.1671 Failure to maintain and preserve documents 445.1672 Failure to comply with law 445.1672(b) Fraud, deceit, material misrepresentation 445.1655 Failure to maintain minimum net worth	Final Order	11-20-06	\$85,000 Civil Fine Revocation
Mize, Susan Summerville, WV	06-4013	Insurance	Consent Order	10-3-06	MCL 500.1239 Conduct unbecoming an agent	Final Order	9-12-06	Revoke License
Morgan, David A First Legacy Mortgage Ferndale, MI	06-4812	Mortgage	Proposed Consent Order	8-23-06	MCL 445.1652 Unlicensed Activity	Consent Order	10-30-06	\$500 Civil Fine
Mortgage Zone Warrensville Heights, OH	04-2946	Mortgage	Proposed Consent Order	11-04-04	445.1671 Failure to maintain and preserve documents 445.1672 Failure to comply with law	Consent Order	10-10-06	\$2,000 Civil Fine
Mulholland, James C., Jr. Haslett, MI	05-3810	Insurance	Notice of Opportunity to Show Compliance	6-6-06	MCL 500.1239(1)(b) Misconduct of business MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	11-16-06	\$1,000 Civil Penalty
Paige, David B. Marietta, OH	06-4706	Insurance	Notice of Opportunity to Show Compliance	08-23-06	MCL 500.1206(1)(a)  MCL 500.1239(1)(i) & (j) Conduct unbecoming an agent	Consent Order	11-08-06	Cease and Desist Revoke License
Pappas & Associates Mortgage, Inc. St. Clair Shores, MI	05-3880	Mortgage	Notice of Opportunity to Show Compliance	10-21-05	MCL 445.1652(4) Paying independent contractors for originating loans	Consent Order	10-03-06	\$5,000 Civil Fine

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PLIC Claims Management Atlanta, GA	05-3172	Insurance	Cease and Desist Order	8-21-06	MCL 550.910 Operating without certificate	Final Cease and Desist Order	10-13-06	Cease and Desist
Poinsetta, Vazilyn Detroit, MI  Real Land Securities, Inc. Grand Rapids, MI	06-3995	Insurance	Notice of Opportunity to Show Compliance	4-6-06	MCL 500.1239 Conduct unbecoming an agent	Final Order	10-05-06	Revoke License
Powers, Kenneth W. Jackson, MI  Powers Insurance Agency, Inc. White Lake, MI	06-4856	Insurance	Notice of Opportunity to Show Compliance	10-12-06	MCL 500.1207 Fiduciary violation	Consent Order	11-15-06	Cease and Desist Revoke License \$1,000 Civil Penalty \$988 Restitution  Revoke License \$1,000 Civil Penalty \$643 Restitution
Ramey, Fredric D. Chicago, IL	06-4253	Insurance	Notice of Opportunity to Show Compliance	5-3-06	MCL 500.1239 Conduct unbecoming an agent	Final Order	10-05-06	Revoke License
Real Financial, L.L.C. Southfield, MI	03-1210	Mortgage	Notice of Opportunity to Show Compliance	5-16-03	MCL 445.1652 Independent Contractors MCL 445.1671 Failure to maintain and preserve documents 445.1672 Failure to comply with law	Settlement Agreement	12-04-06	\$12,000 Civil Fine
Ring Capital Group, LLC/Christopher Ring Troy, MI	06-3740	Securities	Cease and Desist Order	10-26-06	MCL 451.502(h) Unlawfully taking custody of a security or fund	Final Order to Cease and Desist	12-26-06	\$2,000 Civil Penalty

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Signator Investors, Inc. Plummer, Laurence V. Sr. Memphis, TN	06-4279	Securities	Cease and Desist Order	12-4-06	MCL 451.601 Unregistered agent	Final Order to Cease and Desist	12-04-06	Cease and Desist \$2,000 Civil Penalty
Slaughter, Aaron Detroit, MI	05-3910	Insurance	Notice of Opportunity to Show Compliance	10-5-06	MCL 500.1207(1) Fiduciary violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	10-05-06	Revoke License \$10,000 Civil Penalty
Smart, Robert Smart Planning Company Grand Rapids, MI	06-4914	Securities	Cease & Desist Order	12-18-06	MCL 451.601 Unregistered agent	Cease and Desist	12-18-06	Cease and Desist
Stam Sadue K, Allegan, MI	06-4703	Insurance	Notice of Opportunity to Show Compliance	9-22-06	MCL 500.1200 Bad moral character MCL 500.1207 Fiduciary violation	Consent Order	10-11-06	Revoke License \$35,291 Restitution
Strategic Capital, Inc. Troy, MI	05-3740	Securities	Cease and Desist Order	10-26-06	MCL 451.1652 Unlicensed Activity	Consent Order	12-26-06	\$2,000 Civil Penalty
Szekely, Andrew Funding One Southfield, MI	05-3051	Mortgage	Proposed Stipulation and Consent Order	4-7-05	MCL 445.1652 Unlicensed name	Settlement Agreement	11-27-07	\$500 Civil Fine
Toma, Diane Mortgage Express of Michigan Sterling Heights, MI	06-4270	Mortgage	Proposed Consent Order	5-15-05	MCL 445.1652 Unlicensed Activity	Consent Order	7-18-06	\$1,000 Civil Fine
Tomsha, Michael Macomb, MI	06-4704	Mortgage	Proposed Consent Order	8-7-06	MCL 445.1652 Unlicensed Activity	Consent Order	11-30-06	\$1,000 Civil Fine

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Valley Global Insurance Brokers, LLC San Jose, CA	06-4873	Insurance	Proposed Consent Order	10-19-06	MCL 500.1239 Unbecoming conduct	Consent Order	11-21-06	Cease and Desist Revoke License
Vincenti, Neil S. Fenton, MI	06-4606	Insurance	Notice of Opportunity to Show Compliance	10-3-06	MCL 500.1239(d) Conduct unbecoming an agent MCL 500.1239(h) Fraudulent practices MCL 1239(j) Forgery MCL 500.249 Failure to respond	Consent Order	11-08-06	Cease and Desist Revoke License \$1,000 Civil Penalty
Wiggins, Robert L. Jr. Real Financial, L.L.C. Southfield, MI	03-1210	Mortgage	Cease and Desist	12-4-06	MCL 445.1672 Failure to conduct business in accordance with law	Consent Order	12-04-06	\$4,000 Civil Penalty
Wojciechowski, Kenneth J. Utica, MI  Professional Surety Services, LLC Warren, MI	05-3031	Insurance	Proposed Consent Order	7-31-06	MCL 500.1207(1) Fiduciary violation MCL 500.438(3) Failure to Respond  MCL 500.1207(1) Fiduciary violation MCL 500.438(3) Failure to Respond	Final Decision	11-03-06	Revoke License \$119,783 Restitution  Revoke License Restitution \$71,891